



PNC Bank, National Association  
P5-PCLC-A1-N  
2730 Liberty Avenue  
Pittsburgh, PA 15222

Crystal M Ramirez  
477 Horizon Dr  
Edison, NJ 08817

**Date:** July 23, 2013  
**Re: Account Number:** 60-01-008113418601  
**Total Amount Due:** \$1,106.70

Dear Crystal M Ramirez,

Your delinquent Account is scheduled to be charged off. The charge off will be reported to credit bureaus and may negatively impact your credit score. Charge off notifies current and potential lenders of serious delinquency and may make it difficult to obtain new credit.

Please contact us immediately to make payment arrangements or discuss options\* that may be available to resolve your delinquent Account status.

**CONSIDER THESE FACTS**

- Charge off typically remains on your credit report for seven (7) years
- Significant credit score decrease may cause lenders to review your existing credit accounts, which may lead to reduced available credit and/or increased interest rates
- Poor credit may impact your ability to secure:
  - Rental homes or apartments, if prospective landlords review credit reports
  - Future employment opportunities, if prospective employers review credit reports
  - More affordable auto, life and real estate insurance
  - New utility accounts or cell phone service
  - Financing for a car or other large purchase

Notice: See Reverse Side for Important Information